

**ABSTRACT OF THE DISCLOSURE**

A card information of a card 11 to be settled is read by a payment processing terminal 12 and sent to a card authentication and settlement processing device 13. The card authentication and settlement processing device 13 calls a mobile station 21 of an owner of the card through a mobile phone mediating server 3 by using a card information of the card. By inputting a password and a settlement information from the mobile station 21, the card authentication and settlement processing device 13 performs a payment settlement.